

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

DEREK J. LEARY
MICHELLE L. LEARY
Debtor(s)

Case No. 17-33417-ABA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2017.
- 2) The plan was confirmed on 01/10/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/23/2018.
- 5) The case was Completed on 11/28/2022.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,468.00.
- 10) Amount of unsecured claims discharged without payment: \$121,813.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$175,047.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$175,047.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$14,264.16
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$17,364.16**

Attorney fees paid and disclosed by debtor: \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORPO	Unsecured	NA	3,792.81	3,792.81	165.24	0.00
AMERICAN HONDA FINANCE CORPO	Unsecured	3,877.00	NA	NA	0.00	0.00
AUDI FINANCIAL SERVICES	Secured	24,613.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	596.00	634.03	634.03	27.62	0.00
CARDMEMBER SERVICE	Unsecured	589.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	11,692.51	11,692.51	11,692.51	0.00
DEPARTMENT OF THE TREASURY	Unsecured	17,000.00	456.76	456.76	19.90	0.00
DISCOVER BANK	Unsecured	4,327.00	4,435.34	4,435.34	193.24	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	814.00	NA	NA	0.00	0.00
FULTON BANK, N.A.	Secured	25,000.00	NA	NA	0.00	0.00
KHEAA	Unsecured	5,728.00	5,748.23	5,748.23	250.44	0.00
LVNV FUNDING, LLC	Unsecured	1,600.00	14,539.07	14,539.07	633.45	0.00
LVNV FUNDING, LLC	Unsecured	2,077.00	2,137.33	2,137.33	93.12	0.00
LVNV FUNDING, LLC	Unsecured	3,100.00	2,415.92	2,415.92	105.26	0.00
LVNV FUNDING, LLC	Unsecured	NA	19,691.47	19,691.47	857.93	0.00
LVNV FUNDING, LLC	Unsecured	NA	736.10	736.10	32.07	0.00
MEMBERS 1ST OF NJ F.C.U.	Unsecured	24,692.00	24,490.87	24,490.87	1,067.06	0.00
MEMBERS 1ST OF NJ F.C.U.	Unsecured	6,180.00	6,066.50	6,066.50	264.31	0.00
MERRICK BANK	Unsecured	1,657.00	1,559.02	1,559.02	67.92	0.00
MIDLAND FUNDING, LLC	Unsecured	4,000.00	2,093.37	2,093.37	91.20	0.00
MIDLAND FUNDING, LLC	Unsecured	5,000.00	4,002.45	4,002.45	174.38	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	1,666.63	1,666.63	72.61	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	1,874.94	1,874.94	81.69	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	281.06	281.06	12.25	0.00
MTGLQ INVESTORS, LP	Secured	313,326.00	417,301.24	115,024.83	115,024.83	0.00
PAY PAL CREDIT	Unsecured	2,126.00	NA	NA	0.00	0.00
POLICE & FIRE FEDERAL CREDIT UN	Unsecured	4,497.00	4,503.82	4,503.82	196.23	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	17,887.00	20,109.06	20,231.05	20,231.05	0.00
QUANTUM3 GROUP, LLC	Unsecured	453.00	500.24	500.24	21.79	0.00
QUANTUM3 GROUP, LLC	Unsecured	438.00	484.06	484.06	21.09	0.00
QUANTUM3 GROUP, LLC	Unsecured	709.00	746.86	746.86	32.54	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP, LLC	Unsecured	5,838.00	5,989.84	5,989.84	260.97	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,620.00	1,772.97	1,772.97	77.25	0.00
QUANTUM3 GROUP, LLC	Unsecured	297.00	296.49	296.49	12.91	0.00
QUANTUM3 GROUP, LLC	Unsecured	2,368.00	2,240.53	2,240.53	97.61	0.00
QUANTUM3 GROUP, LLC	Unsecured	3,670.00	3,709.74	3,709.74	161.63	0.00
QUANTUM3 GROUP, LLC	Unsecured	4,288.00	4,414.81	4,414.81	192.35	0.00
STATE OF NEW JERSEY	Priority	NA	2,633.07	2,633.07	2,633.07	0.00
TD AUTO FINANCE, LLC	Secured	34,428.00	34,489.04	0.00	0.00	0.00
TD BANK USA, N.A.	Unsecured	621.00	620.69	620.69	27.05	0.00
TD BANK USA, N.A.	Unsecured	3,359.00	3,465.82	3,465.82	151.00	0.00
VW CREDIT LEASING, LTD	Secured	NA	46,712.05	2,639.27	2,639.27	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$115,024.83	\$115,024.83	\$0.00
Debt Secured by Vehicle	\$22,870.32	\$22,870.32	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$137,895.15	\$137,895.15	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$14,325.58	\$14,325.58	\$0.00
TOTAL PRIORITY:	\$14,325.58	\$14,325.58	\$0.00
GENERAL UNSECURED PAYMENTS:	\$125,367.77	\$5,462.11	\$0.00

Disbursements:

Expenses of Administration	<u>\$17,364.16</u>	
Disbursements to Creditors	<u>\$157,682.84</u>	
TOTAL DISBURSEMENTS :		<u>\$175,047.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2023

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.